

Exhibit A

CitiAssist® Undergraduate and Graduate Loans

Online

For application to 1-800-723-2777

Date application filed

This is a Consumer Credit Application.

Please print clearly in black ink. Instructions on reverse side.

Please either fax OR mail your application. Doing both may result in processing delays.

Student Applicant Information

Last Name PEARSON

First Name TASHANNA

M.I. B Suffix (Jr., Sr.)

Date of Birth 12 / 20 /

U.S. Permanent Address 2121 MARKET ST 403

City PHILADELPHIA

State PA ZIP 19103-0000

How many years there? ()

If less than one year at permanent address, list previous address: 375 CASTLETON AVE, STATEN ISLAND, NY 10301

Social Security #

Driver's License #

State NY

Home Telephone (Permanent) 9293

School Telephone (Temporary) ()

Are you a U.S. citizen? ☒ Yes ☐ No If no, are you a permanent resident? ☐ Yes ☐ No (Please attach a copy of your Immigration Form I-551)

If you are an international student please refer to Step 2 for instructions.

School Name UNIVERSITY OF PENNSYLVANIA-GRAD #38, PROFESSOR City PHILADELPHIA

State PA

ZIP 19104

Check the box next to the year in school for which this loan will be used

Undergraduate ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 (611)Graduate ☐ 1 ☐ 2 ☒ 3 ☐ 4 ☐ 5 (612)

Major Law

Email Address

Loan Information

Loan amount requested \$ 2,924

Loan Period for Use of Funds

Begin 09 / 05 / 2007

End 05 / 01 / 2008

Payment ☒ Make no payments while in school.Options ☐ Make payments while in school.

You may borrow up to the full cost of education less any financial aid you are receiving. Your school will be requested to certify this amount and the final approved loan amount could be less than the amount requested.

If the loan you are requesting is for a past period, the loan period must have ended less than 12 months in the past.

If you do not choose an option, your principal and interest payments will be deferred while you are in school.

Applicant Reference

Please provide an adult reference. Reference must reside at a U.S. address different from your own. If applying with a co-signer, reference must be a different person.

Name

Relationship to borrower ☐ Parent ☒ Relative ☐ Other

Street

City STATEN ISLAND

State NY

ZIP 10314

Home Telephone

Work Telephone

Co-signer Information

See instructions on reverse side (Step 3) to determine if you should apply with a co-signer. Only one co-signer may be indicated.

Notice: co-signer must be a U.S. citizen or permanent resident, at least 18 years of age, must provide a permanent U.S. address, and must have a verifiable income of at least \$18,000 per year.

Social Security #

Co-signer relationship to student ☐ Parent ☐ Relative ☐ Other

Last Name

First Name

M.I. Suffix (Jr., Sr., Etc.)

Date of Birth

Street

City

State

ZIP

How Many Years There?

Home Telephone ()

If less than one year at permanent address, list previous address:

Driver's License #

State

Are you a U.S. citizen? ☐ Yes ☐ No (If no, attach a copy of your Immigration Form I-551)

Credit/Employment Information

The credit information below is for ☐ Co-signer ☐ Undergraduate on own creditworthiness (Refer to Step 4 for instructions.)

Monthly Housing Payment \$

☐ Own ☐ Rent ☐ Live with Parent

Employer/Company Name

City

State

ZIP

Years with employer

Current Position

Telephone ()

If less than two years, list previous employer

Position

Telephone ()

Gross MONTHLY income From Employment* \$

Self-employed? ☐ Yes ☐ NoRetired? ☐ Yes ☐ No

Other MONTHLY income (spousal, rental, etc.)** \$

Other Income Source (See Step 4)

*Gross individual monthly income must be at least \$1,500. Income verification may be required.

**Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this loan.

Signatures (Please Sign and Date Below)

Please refer to Step 5 for instructions.

Please read your enclosed Promissory Note in its entirety before signing this section. If you do not have a promissory note, please call 1-800-867-2400, and we'll promptly send you one.

I promise to pay to Citibank, N.A. or any other holder of the accompanying promissory note (the "Note") all sums disbursed under the terms of this application (the "Loan") plus interest, fees and other charges which may become due as provided for by the Note. The terms and conditions of this application, the Note, any Conditions Approval Letter and any other disclosures collectively constitute the entire agreement between you and me. I (the Borrower and Co-signer) declare that the information herein is true and complete to the best of my knowledge and belief and is given in good faith. If my promissory note is a Master Student Loan Promissory Note, I understand that multiple Loans may be disbursed under the terms of the Note.

Signature of Borrower Electronically Signed

Date 11 / 27 / 2007

Please be sure you sign your name exactly as it appears in Section 4

Signature of Co-signer

Date

Please be sure you sign your name exactly as it appears in Section 4

Warning: Any person who knowingly makes a false statement or misrepresentation on this form is subject to penalties which may include fines or imprisonment.

Authoritative Copy

The Student Loan Corporation

citibank

School Certification

To be completed by the Financial Aid Office.

ED School Code 003378 Campus Code 66

Loan Period for Use of Funds

From 09 / 05 / 2007 To 05 / 01 / 2008

Undergraduate Year in School ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5Graduate Year in School ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Student's Enrollment Status

☐ Full Time ☐ Half Time ☐ Less than Half Time

Anticipated Completion Date / /

Certified Loan Amount \$

Recommended Disbursement Dates

1st / / 2nd / /

\$ H R O \$ H R O

3rd / / 4th / /

\$ H R O \$ H R O

We hereby certify that the student named in this application is/was attending this institution during the Loan period this Loan is being requested. We further certify that, based upon records available at this institution, the applicant is not in default on any student loan and that the information provided above is true and accurate to the best of our knowledge and belief. We certify that the sum of all loans and financial aid, including this Loan, does not exceed the cost of education at this institution.

Signature of School Official

Date / /

Print Name

Title

Telephone Number

For Lender Use Only

Source Code: IVANITCA App ID: 22580932

Vers. 332

Sponsor Code: PES23

Borrower Alien#

Co-signer Alien#

Citi_Golden_000005

CitiAssist® Loan Application Instructions

- **For faster response, apply and sign online at studentloan.com**
- Please type or print legibly in black ink.
- Incomplete applications will delay processing.
- Applications can be processed up to 12 months after the end of the academic Loan Period for which this loan is intended. You need to submit your application no sooner than 90 days before the beginning of the loan period.
- Applications are evaluated through a credit-scoring model. A satisfactory credit history will be viewed favorably, but does not guarantee the loan application will be approved.
- After you receive final approval on your loan, we will send funds to your school's Financial Aid Office on the dates the school requests.

IMPORTANT INFORMATION ABOUT LOAN APPLICATION PROCEDURES

- To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who applies for a loan. What this means to you: When you apply for a loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see other identifying documents.
- If you have any questions while completing the application, please call our student loan specialists at 1-800-967-2400.
- Some applications and notes provide for multiple loans to be made under a single promissory note (a Master Student Loan Promissory Note). This is not available to all borrowers as some schools do not support this feature.

Step 1 Complete Sections A, B, and C and do not leave any items blank. Be sure to provide your full legal name and a permanent street address. If you do not have a driver's license, write "NA".

Step 2 If you are an international student, we will need to obtain immigration documents. If you have them available please attach a copy to this application. Acceptable immigration documentation includes ONE of the following:

- Student's copy of a school certified I-20* form, with admission number. If admission number is not present, a copy of an I-94 is also required, OR
- A school certified I-20P* form AND I-94, OR
- A valid I-94 (issued within the past year)**, OR
- A valid passport AND your visa.** The date must meet or exceed projected graduation date on both documents, OR
- A valid DS-2019 AND your J-1 visa OR a valid I-94 form.

*The I-20 form must be signed by the school and either stamped by the Immigration Services OR contain a SEVIS number. **Acceptable visa statuses include: F1, F2, J1, J2, E1, E2, G1, G2, G3, G4, H1, H1B, H2, H3, H4, I, L1, L2, TC1 and TN.

If you do not have immigration documentation available, you may submit this application without it. We will request these documents from you upon conditional approval of your application. Your loan will not be disbursed until we receive a copy of the required immigration documentation.

Step 3 Determine if you should apply individually or with a co-signer.

International students must always apply with a U.S. citizen or permanent resident co-signer.

Are you:

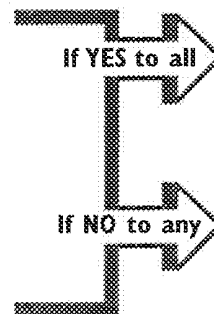
- ☐ ☐ ☐ A U.S. citizen or permanent resident
- ☐ ☐ At least 18 years of age

And do you have:

- ☐ ☐ A satisfactory credit history which includes at least 12 months of borrowing, charging, and repaying
- ☐ ☐ No liens, judgements, charge-offs, excessive 30, 60, 90-day delinquencies on any loans or revolving charge accounts, etc.

And for undergraduate students only:

- ☐ ☐ Verifiable income of at least \$18,000 per year (\$1,500 per month)
- ☐ ☐ Debt-to-income ratio of less than 45%



You may be eligible for a CitiAssist Loan based on your own credit.

- ☐ Undergraduate students complete **Section E** (skip Section D). Do not leave any items blank. Check appropriate box.
- ☐ Graduate students may go directly to **Section F** (skip Section D and E).

You will need a co-signer to support your loan application.

- ☐ Have a co-signer complete **Sections D and E**. A co-signer must meet all of the requirements to the left including the minimum verifiable income and debt-to-income ratio requirements.

Step 4 Section E must indicate the person for whom the credit information pertains. An unchecked box may result in processing delays. If you are an undergraduate applying on your own creditworthiness, the information must pertain to you. If you are applying with a co-signer, the information must pertain to the co-signer.

For source of other income please choose from the following: Overtime, Bonus, Commission, Dividend/Interest, Part Time Work, Rental Income, Spouse/Salary, Spouse/Self-Employment, Spouse/Retired.

Step 5 Read your Promissory Note. Sign and date your application under Section F and initial any corrections. If you are applying with a co-signer, make sure the co-signer reads the Promissory Note, signs and dates the application, and initials any corrections. Both the borrower's and co-signer's signatures must appear on the same application. If your Note is designated as a Master Student Loan Promissory Note, you may be able to obtain subsequent loans without having to re-apply upon a full application. If applicable, each subsequent loan under a Master Student Loan Promissory Note will require confirmation by both the borrower and co-signer.

Step 6 For graduate students applying with a co-signer and for all undergraduate students, income verification may be required. You will be notified in writing if income documentation is necessary.

Step 7 Make a copy of the application and any supporting documentation for your records. Mail the application and any required documentation to: CitiAssist Originations Department, P.O. Box 6074, Sioux Falls, SD 57117-6074

For the fastest response, fax the application to 1-800-723-2777. Please either fax OR mail this application. Doing both may result in processing delays.

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